

Information to identify the case:

Debtor 1	Wayne Michael Freer	Social Security number or ITIN	xxx-xx-4709
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-10179-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Wayne Michael Freer

10/13/21

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Wayne Michael Freer
Debtor

Case No. 19-10179-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 13, 2021

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2021:

Recip ID	Recipient Name and Address
db	+ Wayne Michael Freer, 780 Jenny Court, Brick, NJ 08724-7176
cr	+ Evergreen Woods Park Condominium Association, Inc., 850 Carolier Lane, North Brunswick, NJ 08902-3312
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CIT, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517952506	+ Evergreen Woods Park Condo Association, c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517975475	+ Evergreen Woods Park Condominium Association, Inc., 850 Carolier Lane, North Brunswick, New Jersey 08902-3312
517952509	+ Phelan Hallinan Diamond & Jones, P.C., 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437
517952511	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Unit, P.O. Box 245, Trenton, NJ 08695-0245
518103206	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517952510	Specialized Loan Servicing LLC, PO Box 60535, City of Industry, CA 91716-0535
518102498	+ U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
517952512	+ US Bank NA/Citigroup/Wells Fargo, c/o Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Rd., Ste. 100, Mount Laurel, NJ 08054-3437
517952515	+ Wells Fargo/Citigroup Mortgage, c/o SLS, 8742 Lucent Blvd, Ste. 300, Littleton, CO 80129-2386

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2021 20:25:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 13 2021 20:25:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Home Mortgage, Sarah Hamblin, Executive Mortgage Specia, 1 Home Campus, MAC X2302-02J, Des Moines, IA 50328-0001
517952507	+ Email/Text: loajpc@optonline.net	Oct 13 2021 20:25:00	Arnold J. Calabrese, Esq., 25B Hanover Road, Suite 120, Florham Park, NJ 07932-1443
517952508	EDI: IRS.COM	Oct 14 2021 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517954666	+ EDI: RMSC.COM	Oct 14 2021 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517952514	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335
517952513	+ EDI: WFFC.COM	Oct 14 2021 00:23:00	Wells Fargo Home Mortgage, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 8

District/off: 0312-3

User: admin

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*+	Specialized Loan Servicing LLC, P.O. Box 60535, City of Industry, CA 91716-0535

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Mortgage Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Citigroup Mortgage Loan Trust Inc. Mortgage Pass-Through Certificates, Series 2005-2, U.S. Bank National Association, as Trustee rsolarz@kmlawgroup.com
Tiffany L Byczkowski	on behalf of Creditor Evergreen Woods Park Condominium Association Inc. collections@theassociationlawyers.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Wayne Michael Freer courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 6